

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

IN RE:	)	
	)	
ANDREW H. HON	)	CASE NO. 23-12550-amc
	)	
	)	CHAPTER 13
Debtor.	)	

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**OBJECTION TO CONFIRMATION OF FIRST AMENDED CHAPTER 13 PLAN**

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TD Bank, N.A., successor in interest to TD Auto Finance LLC (hereinafter “TD Bank”), by and through its undersigned attorney, as and for its Objection to Confirmation of Amended Chapter 13 Plan of the Debtor, states as follows:

1. The Court has jurisdiction over this objection pursuant to 28 U.S.C. §§ 157(b)(2)(L) and 1334 and 11 U.S.C. §§ 1322 and 1325. This is a core proceeding.
2. TD Bank is a secured creditor of the Debtor, Andrew H. Hon, in the above-captioned bankruptcy case pursuant to a Retail Installment Sale Contract (“Contract”) dated May 22, 2019 for the purchase and financing of a 2019 Toyota Sienna, VIN 5TDXZ3DC2KS992023 (“Vehicle”), which Contract was assigned to TD Bank.
3. On October 19, 2023, TD Bank timely filed its secured Proof of Claim in the amount of \$9,929.56 (representing the payoff balance due under the Contract as of the Debtor’s bankruptcy petition date), attaching true and correct copies of the Contract and Lien and Title Information Report.
4. On December 5, 2023, the Debtor filed a First Amended Chapter 13 Plan proposing to pay TD Bank’s secured claim at a lesser amount of \$9,158.92, which secured claim is to be paid together with the contractual interest of 6.15% through the Plan, for a total amount to be paid by the Trustee of \$11,559.57.
5. The J.D. Power NADA clean retail value of this Vehicle is approximately \$31,713.00. A true and correct copy of the J.D. Power NADA Guides Value Report for the Vehicle is attached hereto and incorporated by reference.

6. The Debtor's First Amended Chapter 13 Plan does not meet the requirements of 11 U.S.C. §§ 1325(a)(1) and (5) in that the Plan does not propose to pay TD Bank its full claim as secured.

WHEREFORE, for the reasons set forth hereinabove, TD Bank respectfully requests that the Court deny confirmation of the Debtor's First Amended Chapter 13 Plan unless modified to reflect the proper treatment of its secured claim as detailed above and for such other and further relief as the Court may deem just and proper.

Dated: December 8, 2023

/s/Jacob Zweig  
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